

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Lorraine Ziello
 Debtor

Case No. 19-11522-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Keith
Form ID: 309IPage 1 of 2
Total Noticed: 44

Date Rcvd: Apr 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2019.

db Lorraine Ziello, 2920 Sequoia Dr, Macungie, PA 18062-9317
 tr +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
 Reading, PA 19606-2265
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14286718 Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
 14286720 Amato Keating Lessa PC, 107 N Commerce Way Ste 100, Bethlehem, PA 18017-8913
 14286726 David J. Apotheker, Esquire, 520 Fellowship Rd Ste C306, Mount Laurel, NJ 08054-3410
 14286790 +Goodman Schwartz & Shaw LLC, 514 Fullerton Ave, Suite 2, Whitehall, PA 18052-6731
 14286728 HRAC, 1 Olympic Pl Ste 1020, Towson, MD 21204-4109
 14290335 +HRAC, LLC, c/o Amato and Keating, P.C., 107 North Commerce Way, Suite 100,
 Bethlehem PA 18017-8913
 14289652 +Kevin G. McDonald, Esquire c/o Quicken Loans Inc., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 14286732 Michael J. Dougherty, Esquire, Weltman Weinberg & Reis Co.,
 170 S Independence Mall W Ste 874, Philadelphia, PA 19106-3334
 14286733 Michael Rosati, 2920 Sequoia Dr, Macungie, PA 18062-9317
 14286735 Quicken Loans, PO Box 6577, Carol Stream, IL 60197-6577
 14290160 +Quicken Loans, Inc., c/o Kevin McDonald, Esq., 701 Market St., Ste 5000,
 Phila., PA 19106-1541
 14286736 Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
 14286737 Raymour & Flanigan, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
 14286740 TD Bank, TD Card Services, PO Box 16027, Lewiston, ME 04243-9513

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: david@dbsesq.com Apr 04 2019 02:36:12 DAVID B. SCHWARTZ,
 Goodman Schwartz & Shaw LLC, 514 Fullerton Avenue, Suite 2, Whitehall, PA 18052
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 04 2019 02:36:41
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 04 2019 02:37:02 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 04 2019 02:36:50 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14286717 E-mail/Text: mtamsett@adminrecovery.com Apr 04 2019 02:37:01 Admin Recovery LLC,
 45 Earhart Dr Ste 102, Williamsville, NY 14221-7809
 14286719 EDI: GMACFS.COM Apr 04 2019 07:13:00 Ally Financial, PO Box 380901,
 Bloomington, MN 55438-0901
 14286721 EDI: AMEREXPR.COM Apr 04 2019 07:14:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 14286722 EDI: CAPITALONE.COM Apr 04 2019 07:15:00 Capital One, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14293458 +EDI: AIS.COM Apr 04 2019 07:13:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14286723 E-mail/Text: bankruptcy@cavps.com Apr 04 2019 02:36:59 Cavalry SPV I, LLC,
 500 Summit Lake Dr Ste 4A, Valhalla, NY 10595-2323
 14286724 EDI: WFNNB.COM Apr 04 2019 07:14:00 Comenity Bank/Gordons, PO Box 182120,
 Columbus, OH 43218-2120
 14286725 EDI: WFNNB.COM Apr 04 2019 07:14:00 Community Bank/Victoria Secret, PO Box 182789,
 Columbus, OH 43218-2789
 14286727 EDI: DISCOVER.COM Apr 04 2019 07:14:00 Discover Financial Services LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 14292557 EDI: DISCOVER.COM Apr 04 2019 07:14:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14286729 EDI: CBSKOHLS.COM Apr 04 2019 07:14:00 Kohls/CAPONE, PO Box 3115,
 Milwaukee, WI 53201-3115
 14286729 E-mail/Text: bncnotices@becket-lee.com Apr 04 2019 02:36:22 Kohls/CAPONE, PO Box 3115,
 Milwaukee, WI 53201-3115
 14286730 EDI: RMSC.COM Apr 04 2019 07:15:00 Lowes/SYNCB, PO Box 965005, Orlando, FL 32896-5005
 14286731 E-mail/Text: bknotices@mbandw.com Apr 04 2019 02:37:00 McCarthy Burgess & Wolff,
 The MB & W Building, 26000 Cannon Rd, Cleveland, OH 44146-1807
 14286734 EDI: PRA.COM Apr 04 2019 07:13:00 Portfolio Recovery Associates, PO Box 12914,
 Norfolk, VA 23541-0914
 14286738 EDI: RMSC.COM Apr 04 2019 07:15:00 SYNCB/Home Design-HI-PJL, PO Box 965036,
 Orlando, FL 32896-5036
 14286739 EDI: RMSC.COM Apr 04 2019 07:15:00 SYNCHRONY BANK/Walmart, PO Box 965024,
 Orlando, FL 32896-5024
 14287408 +EDI: RMSC.COM Apr 04 2019 07:15:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

District/off: 0313-4

User: Keith
Form ID: 309I

Page 2 of 2
Total Noticed: 44

Date Rcvd: Apr 03, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14286741 EDI: WTRRNBNK.COM Apr 04 2019 07:14:00 TD Bank USA/TargetCredit, PO Box 673,
Minneapolis, MN 55440-0673
14286742 EDI: CITICORP.COM Apr 04 2019 07:15:00 The Home Depot/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
aty* +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,
Reading, PA 19606-2265

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2019 at the address(es) listed below:

DAVID B. SCHWARTZ on behalf of Debtor Lorraine Ziello david@dbsesq.com, DBSchwartzesq@aol.com
KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
SCOTT WATERMAN on behalf of Trustee SCOTT WATERMAN ECFmail@fredreiglech13.com,
ECF_FRPA@Trustee13.com
SCOTT WATERMAN ECFmail@fredreiglech13.com, ECF_FRPA@Trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1	Lorraine Ziello			Social Security number or ITIN xxx-xx-6118
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN -----
				EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania			Date case filed for chapter 13 3/13/19
Case number:	19-11522-ref			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Lorraine Ziello	
2. All other names used in the last 8 years	aka Lorraine M. Ziello	
3. Address	2920 Sequoia Dr Macungie, PA 18062-9317	
4. Debtor's attorney Name and address	DAVID B. SCHWARTZ Goodman Schwartz & Shaw LLC 514 Fullerton Avenue Suite 2 Whitehall, PA 18052	Contact phone 610 - 434 - 2023 Email: david@dbsesq.com
5. Bankruptcy trustee Name and address	SCOTT WATERMAN Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFmail@fredreiglech13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 4/3/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 30, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 6/29/19 Filing deadline: 5/22/19 Filing deadline: 9/9/19
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$276.52 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 6/13/19 at 09:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	